

## CONSUMER LOAN RATE SCHEDULE

Rates Effective: August 26, 2016



<b>a Better Way to Pay for College</b>	<b>Valley First Student Choice Private Loan Solution</b> <i>Fill the funding gaps that Federal aid may leave behind!</i> Call the Student Loan Call Center 24/7 at 1-866-677-0764. Apply online at valleyfirstcu.org
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**Rates are as low as the rates listed below.**

All rates will be determined by your credit history. Rates, terms and conditions are subject to change.

<b>SECURED LOANS</b>	MINIMUM LOAN AMOUNT	TERM Mos	ANNUAL PERCENTAGE RATE				
			AUTO / PICK-UP / SUV		RECREATIONAL <sup>2</sup>		
			NEW/USED 2016-2012		USED 2011-2006		NEW/USED
			<100k Miles	>100k miles or classic/custom auto	<100k Miles <sup>1</sup>	>100k Miles <sup>1</sup>	Motorcycle, Boat, RV, Fifth Wheel, Trailer, Jet Ski, Dirt Bike, Quad & Snow Mobile (Off-Road)
	\$2,500	36	2.99%	4.99%	6.99%	8.99%	6.25%
	\$5,000	48	2.99%	4.99%	6.99%	8.99%	6.25%
	\$7,500	60	2.99%	4.99%	6.99%	8.99%	6.25%
	\$10,000	66	2.99%	-	6.99%	-	-
	\$15,000	72	2.99%	-	7.99%	-	6.25%
	\$20,000	78	2.99%	-	-	-	-
	\$20,000	84	2.99%	-	-	-	6.25%
RV's only. 10% down payment.	\$30,000	96	-	-	-	-	6.25%
	\$30,000	120	-	-	-	-	6.25%
	\$50,000	144	-	-	-	-	6.25%
	\$50,000	180	-	-	-	-	6.25%

<sup>1</sup>Maximum Loan Amount \$40,000 <sup>2</sup>Mileage over 100K or Classic/Custom Motorcycles add 2%

<b>PERSONAL SIGNATURE LOANS</b>	MINIMUM	TERM	APR	<b>OVERDRAFT PROTECTION</b>	TERM	APR
	\$500	12	13.00%		Revolving	17.40%
	\$1,000	24	13.25%	<b>Availability of Funds:</b> Each advance is subject to availability of unused balance of credit line. <b>Repayment:</b> Monthly payment of 5% of outstanding balance or minimum of \$25.		
	\$2,500	36	13.50%			
\$5,000	48	13.75%				

<b>VISA® CREDIT CARDS</b>	<b>Platinum ScoreCard</b>	<b>Platinum Share Secured</b>
Annual Percentage Rate Purchases, Cash Advances and Balance Transfers	<b>9.24% to 19.24%</b> Based on your creditworthiness. Your APR will vary with the market based on the Prime Rate.	<b>9.24% to 19.24%</b> Based on your creditworthiness. Your APR will vary with the market based on the Prime Rate.
How To Avoid Paying Interest On Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.	
Method Of Computing Balances	Average Daily Balance Method, including new transactions.	
Annual Fees	None	
Foreign Transaction Fees	<b>1%</b> of each transaction in US dollars (transaction made in foreign currency) <b>0.8%</b> of each transaction in US dollars (transactions made in foreign currency, billed in US dollars)	

**Fees:** Late Payment: \$10    Balance Transfer/Cash Advance: None    Over-the-Credit Limit: None    Returned Payment: \$25